FY 2005
CDFI Transaction Level Report Instructions

CIIS 3.3

April 13, 2006

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FY 2005 CDFI Transaction Level Report Instructions

This document is the key reference guide for the Fiscal Year (FY) 2005 CDFI Transaction Level Report (TLR).

This document does not provide the information technology specifications needed to complete an XML transfer of data to the Community Investment Impact System (CIIS). The technical documents for XML are posted on the Fund's website at www.cdfifund.gov/ciis. Please do NOT use the Excel Data Format listed in these Instructions as a guide for an XML data transfer.

WHICH LOANS AND INVESTMENTS TO INCLUDE IN THE TLR

Include all loans and investments that were outstanding at any time during the reporting period. *The reporting period for the FY 2005 TLR is the Organization's fiscal year ending in 2005.*

All data must be reported as of the reporting period end date unless otherwise noted.

The data for the **Transaction Status Section** (Principal Balance Outstanding, Days Delinquent, etc.) is not static; the appropriate response may change from day-to-day in the Organization's system. Please respond "as of" the reporting period end date. *For example, for each loan, report the principal balance outstanding and number of days delinquent on the last day of the reporting period.*

TLR SUBMISSION TO CERTIFICATION FLOW CHART

On January 1, 2006, the Fund refined the TLR submission and certification process. The following flow charts and instructions document describe the TLR process.

The menus and labels within CIIS have been modified to reflect the updates to the TLR submission and certification process. Please find screen shots of the updated labels below. If you have questions about the updates, please contact the CIIS Help Desk at (703) 373-1516 or ciishelp@kearneyco.com.

CDFI fund — Investing In America's Communities

COMMUNITY INVESTMENT IMPACT SYSTEM

Home HELP

Welcome CIIS User | Reporting Year 2005 | Logged-On: 03/24/2006 02:15:25 PM EST

TLR Functions

Submit Transactions to CIIS

Online Entry

Excel Upload

XML Upload

Pending

View Pending Transactions

View Batch Validation Report

No TLR Validation Reports Available

Pre-Certify Transactions

Pre-Certified

View Pre-Certified Transactions

Retrieve Pre-Certified Transactions - Excel

Send Back To Pending Transactions

Certified Transactions

View Certified Transactions

Retrieve Certified Transactions - Excel

Prior Year Certified Transactions

Available Data: **No Prior Year TLR Data Available**

Retrieve Prior Year Transactions - Excel

Retrieve Prior Year Transactions - Online

Pending Transactions List						
Originator Transaction Id	Transmission Source	Transmission Id	Transaction Sequence No.	Reporting Year	Transaction Status	Submitter Transmission Id

Select All | Validate Transaction | Update Transaction | Delete Transaction(s)

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U.S Department of Treasury - Community Investment Impact System

Organization's Data

→ *Submit Transactions to CIIS*

Pending Transactions

Pre-Certify / Return to Pending

Pre-Certified Transactions

Certify

Certified Transactions

Users may copy Certified TLR from previous Reporting Period to Current Pending.

Users may generate a copy of Certified TLR to current Excel Template for reference and/or future reporting.
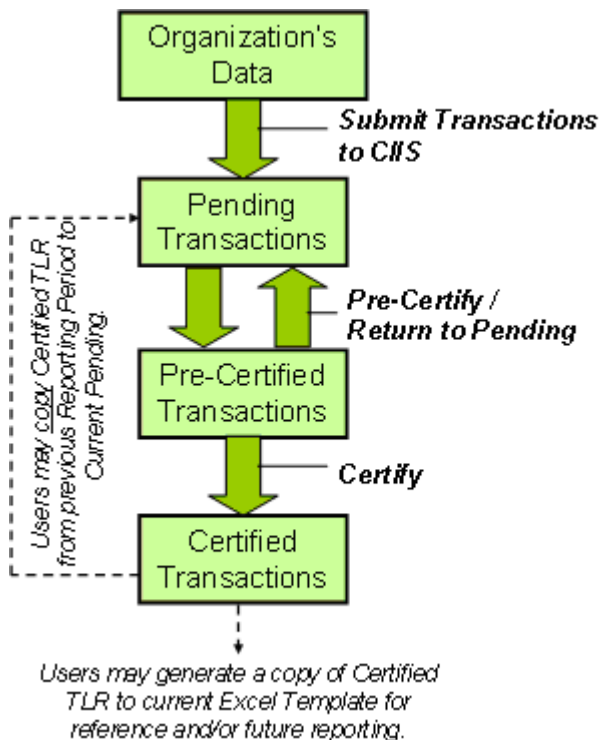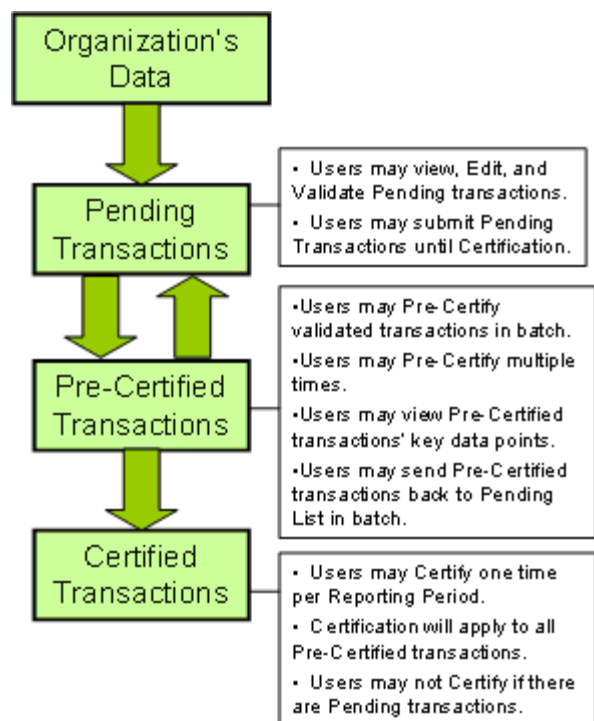
SUBMIT TRANSACTIONS TO CIIS

There are three options for transmitting the TLR:
(1) XML Interface,
(2) Excel Template Upload, and
(3) Manual Data Entry.
Each of these is explained below.

Option (1) XML Interface

What is XML?
XML is a data transfer protocol designed for information exchange on the World Wide Web. XML allows organizations to upload data directly from their information systems to CIIS. The XML interface is the most reliable TLR option for ensuring accurate data transmission because it eliminates human error that may occur during manual data entry or copying and pasting.

Who Can Use XML?
Organizations that choose to use the XML interface are responsible for programming their systems to provide the appropriate data to CIIS or purchasing software that can do so. For programming, the Fund anticipates that organizations will need the assistance of their information technology (IT) staff or consultant.

CIIS Compatible Software
If an Organization is interested in learning about software that is compatible with CIIS, you may go to the "CIIS Compatible Software" link available at www.cdfifund.gov/ciis for a current list of software products that demonstrated that they track all of the required TLR data and can transmit this data via XML to CIIS. The Fund invites all vendors to test their products, so you may want to inform your vendor of this opportunity. Please note: It is important that Organization's use software that has been tested for the current Reporting Period. As vendors

test with CIIS using the fiscal year 2005 TLR format, the website will be updated to reflect the results.

Preparing the XML TLR:
- The Fund suggests that Organizations prepare the TLR by reviewing the "Understanding the Data Points" section of the TLR Instructions and identifying:
  - "Mandatory" and "Conditionally Required" data points;
  - "Compliance" data points;
  - Data point definitions;
  - Where the Organization electronically stores the data; and
  - The type of entries allowed by each data point.
  - However, do NOT use the Excel Data Format listed in these Instructions as a guide for an XML data transfer.
- The technical specifications, or XML schema, for the XML Interface are posted at:
  - www.cdfifund.gov/ciis ➡ "Transaction Level Report – Fiscal Year 2005" ➡ "CDFI XML Schema Definition (XSD Documents)" and
  - CIIS homepage ➡ "TLR" menu ➡ "Template Download" ➡ "CDFI XSD"

Reserved Characters
- XML users should **not** enter any of the following Reserved Characters in their TLR submission. If any of these Reserved Characters are used, CIIS cannot guarantee that the data will save and/or transmit properly.

, (comma)	***** (asterisk)	**( )** (parentheses)
' (apostrophe)	**<** (less than)	**^** (carrot)
" " (quotes)	**>** (greater than)	**@** (at sign)
# (pound sign)	**=** (equals)	**+** (addition sign)
& (ampersand)	**%** (percentage)	**!** (exclamation point)
l (vertical bar)		

Transmitting the XML TLR in CIIS:
- Users must complete the Crosswalk Setup prior to transmitting the TLR. The Crosswalk translates an Organization's data entries into values defined in CIIS. A complete description of the Crosswalk is provided in the following section.
- After completing the Crosswalk Setup, upload the XML:
  - Select "Data Entry" option from "TLR" Menu from CIIS Home Page;
  - Select "XML Upload" under "Submit Transactions to CIIS;"
  - Select the data file path; and
  - Select "Upload XML data" button.

Validating the XML TLR in CIIS:
- After the XML TLR is uploaded, CIIS will validate each transaction in the transmission. The specific validations are noted in the "Understanding the Data Points" section of these instructions.
- If the transmission contains any errors, CIIS will generate an error report that specifies the errors on a transaction-by-transaction basis. Users may view the error report by selecting "View Batch Validation Report" from the TLR home page.
- The Organization will need to resubmit data to make the corrections.
- Users may correct the errors by resubmitting the XML TLR or by using the online interface.

If the Organization corrects errors manually online, please make sure that the same errors are corrected in the Organization's information system. If the errors are not corrected, the Organization is in danger of submitting the same errors the following year and of carrying erroneous data in there files.

Transaction Status
- Users may select " View Pending Transactions" from the TLR home page to check the status of the transactions as follows:
  - "Entry" - Transaction is not validated.
  - "Error" - Errors exist in general validations (see "Understanding the Data Points").
  - "Error: Address Verification Failed" - Passed general validations. Errors exist in address verification.
  - "Address Verification Passed" - Passed general validations and address verification. **Ready to submit.**

Pending Transactions List						
Originator TransactionId	Transmission Source	TransmissionId	Transaction Sequence No.	Reporting Year	Transaction Status	Submitter TransmissionId
1-124	ONLINE	1783	1	2005	Entry	---

Option (2) Excel Template Upload

- A sample Excel Submission can be found from the "Training" link on the CIIS Home Page.
- The maximum file size is 2 MB.

Preparing the Excel TLR:
- The Fund suggests that Organizations prepare the TLR by reviewing the "Understanding the Data Points" section of the TLR Instructions and identifying:
  - "Mandatory" and "Conditionally Required" data points;
  - "Compliance" data points;
  - Data point definitions;
  - Where the Organization electronically stores the data; and
  - The type of entries allowed by each data point.
- The Excel Template is posted at:

- www.cdfifund.gov/ciis ➡ "Transaction Level Report – Fiscal Year 2005" ➡ "CDFI Excel Upload Template" and

- CIIS homepage ➡ "TLR" menu ➡ "Template Download" ➡ "CDFI Excel"

Reserved Characters
- Excel users should **not** enter any of the following Reserved Characters in their TLR submission. If any of these Reserved Characters are used, CIIS cannot guarantee that the data will save and/or transmit properly.

, (comma)	* (asterisk)	( ) (parentheses)
' (apostrophe)	< (less than)	^ (carrot)
" " (quotes)	> (greater than)	@ (at sign)
# (pound sign)	= (equals)	+ (addition sign)
& (ampersand)	% (percentage)	! (exclamation point)

Multiple Data Points for one Transaction:
- The **Project Address** data points may require the Organization to submit multiple responses for a single transaction. *For example, a single real estate loan will have multiple project addresses if more than one property is being developed with the loan.*
- In these cases, each response must be provided on a separate row. As a result, there will be multiple rows of data for these transactions. The User must submit the **Originator Transaction ID** for any additional rows (must be the same for every row that corresponds to that transaction).
- Any data other than the **Originator Transaction ID** and **Project Address** fields will cause errors if supplied in these additional rows.
- Other than for these special cases, duplicate rows related to a specific Originator Transaction ID will be rejected as an error.

Format Numeric Fields
- Please pay close attention to the "Crosswalk Values / Definitions" provided in the "Understanding the Data Points" section of these instructions. Lead zeroes will not appear for fields denoted as "Numeric." *For example, a 5 digit zip code starting in zero should be entered as "1810", and CIIS will then add a zero to the beginning of the zip code once the transmission has been received.*

Utilization of the Excel Template:

> ***An Organization should NOT change, update, re-order, or manipulate the Excel Template in any way, unless specified in these instructions.*** If the Template has been changed in ways other than those specified in the instructions, CIIS will reject the transmission. Please note this includes highlighting or color-coding the Excel Template.

- In order to delete an entry from a cell or a row in the Excel Template, the User must 1) Right-click in the cell/row; 2) Select delete; 3) Select "shift cells up" or "delete entire row"; and 4) Click "OK." The User will not be able to simply click the delete button on their keyboard to remove unwanted entries.

Transmitting the Excel TLR to CIIS:

> ***Practice: The Fund recommends that users attempt to upload only 2-3 transactions on the first transmission attempt.*** If there are errors in the format or set-up of the spreadsheet, it will be much easier to review the error report and make corrections to a small transmission. Once the user has successfully transmitted and validated the 2-3 transactions, successfully formatting, transmitting, validating the entire portfolio should be simpler.

- Users must complete the Crosswalk Setup prior to transmitting the TLR. The Crosswalk translates an Organization's data entries into values defined in CIIS. A complete description of the Crosswalk is provided in the following section.
- After completing the Crosswalk Setup, upload the Excel:
  - Select "Data Entry" option from "TLR" Menu from CIIS Home Page;
  - Select "Excel Upload" under "Submit Transactions to CIIS";
  - Select the data file path; and

- Select "Upload Excel data" button.

Validating the Excel TLR in CIIS:
- After the Excel TLR is uploaded, CIIS will validate each transaction in the transmission. The specific validations are noted in the "Understanding the Data Points" section of these instructions.
- If the transmission contains any errors, CIIS will generate an error report that specifies the errors on a transaction-by-transaction basis. Users may view the error report by selecting "View Batch Validation Report" from the TLR home page.
- The Organization will need to resubmit data to make the corrections.
- Users may correct the errors by resubmitting the Excel TLR or by using the online interface.

If the Organization corrects errors manually online, please make sure that the same errors are corrected in the Organization's information system. If the errors are not corrected, the Organization is in danger of submitting the same errors the following year and of carrying erroneous data in there files.

Transaction Status
• Users may select "View Pending Transactions" from the TLR home page to check the status of the transactions as follows:
- "Entry" - Transaction is not validated.
- "Error" - Errors exist in general validations (see "Understanding the Data Points").
- "Error: Address Verification Failed" - Passed general validations. Errors exist in address verification.
- "Address Verification Passed" - Passed general validations and address verification. **Ready to submit.**

	Pending Transactions List						
	Originator TransactionId	Transmission Source	TransmissionId	Transaction Sequence No.	Reporting Year	Transaction Status	Submitter TransmissionId
☐	1-124	ONLINE	1783	1	2005	Entry	---

Option (3) Manual Data Entry:

Preparing the Manual Data Entry TLR:
- The Fund suggests that Organizations prepare the TLR by reviewing the "Understanding the Data Points" section of the TLR Instructions and identifying:
- "Mandatory" and "Conditionally Required" data points;
- "Compliance" data points;
- Data point definitions;
- Where the Organization stores the data; and
- The type of entries allowed by each data point.

Manually Entering the TLR in CIIS:
- In order to begin the Manual Data Entry option:
- Select "Data Entry" option from "TLR" Menu from CIIS Home Page.
- Select "Online Entry" menu option from TLR Functions to begin to enter the transaction.

- For each transaction, CIIS requires the User to complete six key data fields before allowing them to navigate through the other data points or save the transaction:

1) Originator Transaction ID;
2) Investee Type;
3) Purpose;
4) Transaction Type; and
5) Loan Status.

- Once the key data fields have been entered, the User can navigate using the Table of Contents and may then enter the data in any order.

Please **note** that the User **must** click the 'Save' button before navigating using the Table of Contents to ensure that all data entered on the page is saved.

- Once the key data points have been entered, the User can save and exit the transaction at any time.
- When a User attempts to leave a page, CIIS will notify the User of any "Mandatory" or "Conditionally Required" fields that are not complete and if any of the data cannot be validated. Specific validations are noted in the "Understanding the Data Points" section of these instructions.
- CIIS allows the User to update or complete any of the transactions at any time prior to transmission by using the "Pending Transactions" list that can be viewed after selecting the "Data Entry" of the TLR menu.

Validating the Manually Entered TLR:
- Users must validate each transaction for general validations (described in "Understanding the Data Points") and address verification prior to submitting the TLR.
- If the transactions contain any errors, CIIS will generate an error report that specifies the errors on a transaction-by-transaction basis. The Organization will need to update data to make the corrections.

Validating the Manually Entered TLR:
- Users must validate each transaction for general validations (described in "Understanding the Data Points") and address verification prior to submitting the TLR.
- If the transactions contain any errors, CIIS will generate an error report that specifies the errors on a transaction-by-transaction basis. The Organization will need to update data to make the corrections.

If the Organization corrects errors manually online, please make sure that the same errors are corrected in the Organization's information system. If the errors are not corrected, the Organization is in danger of submitting the same errors the following year and of carrying erroneous data in there files.

1. **General Validations:**
   - For general validations, CIIS will only validate one transaction at a time.
   - Users may complete general validations at any time. CIIS will validate all available data for a given transaction.
   - The general validations must be completed a final time when all data is entered.
   - CIIS provides a "Validate Transaction" button on:
      - Pending Transactions page (CIIS will validate selected transaction).

- ▪ Each page of the manual data entry (CIIS will validate the transaction being entered).

2. **Address Verification:**

- CIIS will not complete the address verification until all general validations are complete (Transaction Status = "Address Verification Passed" for all transactions indicates that the address verification has passed.)

- Use the "Validate Transaction" button on Pending Transactions page (CIIS will validate the transaction selected.)

Transaction Status

- Users can use the "Pending Transactions" page to check the status of the transactions as follows:

  "Entry" - Transaction is not validated.

  "Error" - Errors exist in general validations (see "Understanding the Data Points").

  "Error: Address Verification Failed" - Passed general Validations. Errors exist in address verification.

  "Address Verification Passed" - Passed general and address verification. **Ready to submit.**

Updating the TLR Manually:

- Users may update data using the manual data entry system:

  - On the Pending Transactions page, select the Transaction to be updated.

  - Select the "Update Transaction" button.

CROSSWALK

The Crosswalk must be completed by organizations using the XML interface or the Excel Upload.

What is the Crosswalk?

The Crosswalk translates your Organization's data entries into values defined in CIIS. *For example, if your Organization's loan monitoring system uses the code "F" for "female borrower" and CIIS uses the code "Female," the Crosswalk will tell CIIS to accept "F" for "female borrower."* The Crosswalk does not include data points that accept general numeric or text entries.

The Crosswalk allows organizations that are already capturing data required by CIIS to submit the data without changing the existing values stored in their software systems. **The Crosswalk is a one-time set-up that will be saved in CIIS from year to year.** The Organization will only be required to record changes when 1) additional data points are added to CIIS or 2) the crosswalked values from the submitting organization have changed.

Where to Find Crosswalk Values

A complete list of the Crosswalk values are posted on the Fund's website at www.cdfifund.gov/ciis. CIIS values are also described in the "Understanding the Data Points" section of these instructions.

Completing the Crosswalk

Users have three options available to crosswalk their data values to CIIS values. See the three columns below: **Your System**, **Same as CIIS**, and **Does not Apply**.

1. **Your System:** Use the "Your System" option to record the Organization's value or values as they will appear in the TLR transmission. *For example, if the Organization*

records "BAL" for loans amortized with balloon payments, the User would enter "BAL" in
the "Your System" column next to Balloon.

If the Organization has multiple values for a single CIIS value, the user will report each of the
Organization's values separated by a "," (comma) in the corresponding "Your System" entry
field. *For example, If the Organization uses both "BAL" and "BLLN" to represent loans
amortized with balloon payments, the user would enter "BAL,BLLN" in the "Your System" entry
field next to Balloon.*

> ***It is critical that the Crosswalk entry represent the exact text being transmitted. All
> transmitted data must match the identified crosswalk option(s).***

2. **Same as CIIS:** If the Organization's value is the same as the CIIS value, the User
   should select the "Same as CIIS" check box next to the appropriate option. The CIIS
   values are provided in the "Understanding the Data Points" section of these instructions.
   *For example, if the Organization uses "BALLOON" to represent loans amortized with
   balloon payments, the user would select the "Same as CIIS" check box.*

If the Organization's value is the same as the CIIS value for all data points in a section, the user
may check the *section level* "Same as CIIS" check box and move to the next section. If the
"Same as CIIS" check box is selected at the *section level*, the user will not be able to record any
other data in that section.

3. **Does Not Apply:** If the data point or option does not apply to the Organization, the User
   should select the "Does Not Apply" check box. *For example, if the Organization does
   not offer loans amortized with balloon payments, the User could select the "Does Not
   Apply" check box.* A section level check box is provided to allow the user to select
   "Does Not Apply" for all values in the section. Please note, the "Does Not Apply" check
   box is not available for the five key data points required for a transaction. The four key
   data points that must be crosswalked are Investee Type, Purpose, Transaction Type,
   and Loan Status.

UPDATING USING PREVIOUS YEAR SUBMISSIONS

> ***Transactions that have been submitted in previous reporting years can be <u>updated</u>
> without re-entering/uploading the entire transaction. It is highly recommended that
> Users take advantage of this function to minimize your workload and User errors.***

In each reporting year, your Organization must submit the entire portfolio of transactions that
were active at any time during the reporting year. CIIS provides the option of beginning with the
previous reporting year's certified TLR.

Retrieving Previous "Online" Transmissions
• Select "Data Entry" from the "TLR" menu on the CIIS Home Page.
• Select the "Retrieve Certified Transactions - Online" option to load a past TLR submission in to
the Pending Transaction list.
    - Select which reporting year you would like to use to load the data.

- Downloaded data will display in the current reporting year's format from the Pending Transactions List.
- Users may use the online entry system to update or delete transactions.
- Users may not use this feature if their CIIS Reports have already been Certified for the current reporting period.

Please note, if there are Pending transactions online when you select "Online", CIIS will use the downloaded transactions to replace any Pending transactions. As a result, you will lose the Pending Transactions.

Retrieving Previous "Excel" Transmissions
- Select "Retrieve Certified Transactions - Excel" option to download an Excel spreadsheet that contains a past certified TLR.
    - Select which reporting year you would like to use to load the data.
    - Downloaded data will populate in an Excel File which is generated in the current reporting year's format. Users should save this file to their computer before making any updates to the data.
    - Users may upload changes to the data for current year's submission.

Updating for Submission
- Users must update the **Transaction Status** section of each downloaded transaction.
- Users must complete validations for all transactions.
    - The Fund has added additional Mandatory and Conditionally Required fields. Please review the instructions to ensure that these fields are complete in order to complete the validations.

PRE-CERTIFY TRANSACTIONS

CIIS previously referred to "Pre-Certified" transactions as "Submitted" transactions. The fund is still in the process of changing the on-screen references.

How to Pre-Certify Transactions
- Select "Pre-Certify Transactions" from TLR home page to Pre-Certify Transactions.
- Users may only Pre-Certify validated transactions (Transaction Status on Pending List is "Address Verification Passed").
- Users must Pre-Certify transactions in batch. This means that all transactions on the Pending List must be Pre-Certified at one time.
- Users may Pre-Certify multiple times. After a User Pre-Certifies a batch of transactions, the User may submit additional transactions to the Pending List and Pre-Certify again.
- Users may view the Pre-Certified transactions' key data points by selecting "View Pre-Certified Transactions" on the TLR home page.
- Users may retrieve the Pre-Certified transactions in Excel by selecting "Retrieve Pre-Certified Transactions – Excel" from the TLR home page. Updates can be made to the retrieved Excel document, and it can be re-uploaded in CIIS. These transactions will need to be Pre-Certified again.
- Users may send Pre-Certified transactions back to the Pending List in batch by selecting "Send Back to Pending Transactions" from the TLR home page.
    - If Pre-Certified transactions are sent back to Pending, all Pending transactions will be replaced with the transactions being moved.

CERTIFY TRANSACTIONS

The User must Certify the TLR upon completion.

CIIS has a single Certification process for the ILR and TLR. Users will be able to Certify the TLR when:

- The ILR is complete. (On the CIIS Home Page, select "ILR" menu ➡ "ILR Status" to check for completion.)
- The TLR is complete.
- All loans and investments that were outstanding at any time during the reporting period are Pre-Certified.
- There cannot be any transactions in the Pending List

How to "Certify"
- Select the "Certify" tab, which is available on the CIIS Home page.
- Confirm that the ILR and TLR are marked as complete in CIIS.
- Enter the "As of Date of Transaction Level Report."
  - The "as of date" is the day that the TLR data was current. *For example, if the data shows the transactions' delinquency as of 12/31/04, the "as of date" is 12/31/04.*
  - The Fund requires that the TLR represent the last date of the reporting period.
- Select "Next" button.
- Review Certification Statement and select appropriate checkbox to agree with the statement.
- Select "Submit CIIS Reports" button.

Please note, if during the cleansing process or the Compliance review, it is determined that the Organization did not submit the data required, the Organization will be contacted to correct the data.

UNDERSTANDING THE DATA POINTS

Template for Data Point Boxes (see detailed descriptions of each entry below)

Reference Letter	Data Point Name Instructions	
	MANDATORY, CONDITIONALLY REQUIRED, AND OPTIONAL DATA FIELDS	
	Validations:	• Validation 1 • Validation 2
	Excel Data Format:	Text, Numeric, Date
	Crosswalk Value / Excel Data Format	o Value 1 o Value 2

Example 1

B	**Originator Transaction ID** Report the originator's unique identification for the transaction	
	MANDATORY DATA FIELD	
	Validations:	• Each Originator Transaction ID may only be used for one transaction per submission year. • Organizations MUST use the same Originator

		Transaction ID for each submission year that a particular transaction is submitted.
		• The Originator Transaction ID may NOT exceed 20 characters in length.
	Excel Data Format	Text

Example 2:

AU	**Days Delinquent**	
	Report the number of days that a required loan payment is past due at the reporting period end. If a borrower made a partial payment on the due date but still owes any part of the payment, count that payment as past due.	
	CONDITIONALLY REQUIRED IF:	Transaction Type = • Term • Line of Credit OR • Other
	COMPLIANCE	
	Validations:	• Transaction Type = • Term • Line of Credit OR • Other
	Excel Data Format	Numeric

Reference Letters
Reference letters are found in the first row to the left of the Data Point Box. Reference Letters are provided for referring, searching, and ordering data points. Reference letters also correspond to the data point column in the Excel Template. *The reference letter in Example 1 is "B".*

Data Point Name
The Data Point Name is indicated in Bold in the first row of the data point box. T*he Data Point name in Example 1 is "Originator Transaction ID."*

Instructions
Instructions for each data point are provided directly below the Data Point Name in each Data Point Box.

Mandatory, Conditionally Required, and Optional Data Fields
- Mandatory Data Fields must be reported for every transaction. CIIS will not validate transactions that do not include the Mandatory data points.
  - Mandatory fields are indicated by "MANDATORY DATA FIELD" and double bold borders around the Data Point Box (*as in the Example 1*).
  - The Online entry system displays an "M" next to Mandatory fields.
- Conditionally Required If fields must be reported for a transaction **if** the conditions described are met.
  - Conditionally Required fields are indicated by "CONDITIONALLY REQUIRED IF" and a single bold border around the Data Point Box *(as in Example 2)*. *The conditional requirement in Example 2 is that the Transaction Type must be a Term Loan, Line of Credit, or Debt with Equity.*
- Optional Data Fields are not required in order to validate and submit the TLR.

Compliance Data Fields
- Compliance fields may be used to measure the Organization's compliance with an Allocation Agreement with the Fund.
  - Compliance fields are indicated by "COMPLIANCE" and blue shading *(as in Example 2)*.
  - The Online entry system displays a "C" next to Compliance fields.
- The Fund has provided a "COMPLIANCE" next to any field that may be used for compliance purposes. The User will need to refer to their specific Assistance Agreement(s) to determine if the data field is relevant to their Organization.

Validations
The formula provided in the Validation row indicates the validation that CIIS will perform prior to accepting the TLR submission. If the Organization receives an error message from CIIS, the Validation column is likely to describe the reason why. *In Example 1, the Validations are:*
- Each Originator Transaction ID may only be used for one transaction per submission year.
- Organizations MUST use the same Originator Transaction ID for each submission year that a particular transaction is submitted.
- The Originator Transaction ID may NOT exceed 20 characters in length.

Excel Data Format
The Excel Data Format provides the actual data entries that CIIS uses.
- Numeric indicates that the user should enter a number for this data point, and if using Excel apply a numeric format to the Excel column.
- Text indicates that the user should enter text for this data point.
- MM/DD/YYYY indicates that the user should enter a date for this data point, and if using Excel apply a date format.

Crosswalk Values / Definitions
The Crosswalk Values / Definitions provides a list of viable CIIS responses to a question.
- If the Organization is using the XML interface or the Excel Template, these values will be indicated in the Crosswalk.
- If the User is manually entering the data, these values will appear in dropdown menus in CIIS.

FY 2005 CDFI TLR Updates to "Mandatory" and "Conditionally Required" Data Points:

Data Point	CDE Excel Column	Mandatory & Conditionally Required
Originator Transaction ID	B	Mandatory
Investee Type	D	Mandatory
Date Originated	E	Mandatory
Original Loan/Investment Amount	F	Mandatory
Purpose	G	Mandatory
Transaction Type	H	Mandatory
Investee Address	W - AA	Mandatory (or Investee FIPS)
Investee FIPS Code	AC	Mandatory (or Investee Address)
Project Address	AD - AH	Mandatory (or Project FIPS)
Project FIPS Code	AJ	Mandatory (or Project Address)
Jobs at Time of Loan/Investment	AR	Conditionally Required If:

Data Point	CDE Excel Column	Mandatory & Conditionally Required
		• Purpose = Business
Principal Balance Outstanding	AS	Conditionally Required If: • Transaction Type = Term Loan, Line of Credit, or Debt with Equity
Loan Status	AT	Mandatory
Days Delinquent	AU	Conditionally Required If: • Transaction Type = Term Loan, Line of Credit, or Other
Fair Value at Origination	BB	Conditionally Required If: • Transaction Type = Equity Investment
Fair Value at End of Reporting Period	BC	Conditionally Required If: • Transaction Type = Equity Investment
Jobs at Reporting Period End	BE	Conditionally Required If: • Purpose = Business
First Time Homebuyer	BR	Conditionally Required If: • Purpose = Home Purchase
Projected Jobs to Be Created	BZ	Conditionally Required If: • Investee Type = Business
Capacity of Community Facility	CA	Conditionally Required If: • Purpose = Real Estate
Square Feet of Real Estate – Manufacturing	CB	Conditionally Required If: • Purpose = Real Estate
Square Feet of Real Estate – Office	CC	Conditionally Required If: • Purpose = Real Estate
Square Feet of Real Estate – Retail	CD	Conditionally Required If: • Purpose = Real Estate
Housing Units – Sale	CF	Conditionally Required If: • Purpose = Real Estate
Housing Units – Rental	CG	Conditionally Required If: • Purpose = Real Estate
Affordable Housing Units – Sale	CH	Conditionally Required If: • Purpose = Real Estate
Affordable Housing Units – Rental	CI	Conditionally Required If: • Purpose = Real Estate

UPDATE: Impact Data

It is important that your organization provide complete Impact data for all applicable measures. On March 31, 2006, the Fund will introduce additional TLR validations to ensure that your TLR data is complete prior to submission. For example, if the user enters a transaction with a "Business" investee type, the user must provide the "Projected Jobs" for that transaction. Because the Fund recognizes that not all CDFIs collect all CIIS impact data fields, "Don't Know" is an acceptable response. However, the Fund encourages CDFIs to begin collecting all applicable impacts so that the Fund can have a complete count of the benefits provided to your target communities.

Additionally, CDFIs must:
• Complete the ILR - Section IV. "Community Development Impacts" (Q.76 – Q.85)
OR
• Complete the TLR Impact data points. Previously, these data points were optional (see chart below).

The following chart lists the Impact data points:

TLR Impact Data Points	CDFI "Excel Template" Column
Fair Value at Origination	BB
Fair Value at End of Reporting Period	BC
Jobs at Time of Loan/Investment	AR
Jobs at Reporting Period End	BE
Projected Jobs to Be Created	BZ
Capacity of Community Facility	CA
Square Feet of Real Estate – Manufacturing	CB
Square Feet of Real Estate – Office	CC
Square Feet of Real Estate – Retail	CD
Housing Units – Sale	CF
Housing Units – Rental	CG
Affordable Housing Units – Sale	CH
Affordable Housing Units – Rental	CI

DETAILED DATA POINT INSTRUCTIONS

A	**Submitter Transmission ID**	
	Report the Submitter Transmission ID if the Organization is making more than one submission for a given reporting period. If using an XML Interface, this field should only be included as a value for the SubmitterTransmissionId attribute in the Transmission element. If using the Excel Template, report the SubmitterTransmissionID one time in the A1 cell of the Excel file. If using manual data entry, this field will not be necessary	
	OPTIONAL DATA FIELD	
	Excel Data Format	MM/DD/YYYY#

TRANSACTION IDENTIFIER

B	**Originator Transaction ID**	
	Report the originator's unique identification for the transaction.	
	MANDATORY DATA FIELD	
	Validations:	• Each Originator Transaction ID may only be used for one transaction per submission year. • Organizations MUST use the same Originator Transaction ID for each submission year that a particular transaction is submitted.

		• The Originator Transaction ID may NOT exceed 20 characters in length.
	Excel Data Format	Text

C	**Client ID** Report the originator's unique identification for the borrower/investee.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Text

D	**Investee Type** Report whether the transaction is an investment in an individual, a business, or another CDFI. Loan purchases are not reported in the TLR. Non-profit businesses (except CDFIs) should be categorized as "Business".		
	MANDATORY DATA FIELD		
	Validations:	None	
	Crosswalk Values	o IND	Individual
		o BUS	Business
		o CDFI	CDFI

TRANSACTION PROFILE

E	**Date Originated** Report the date that a legally binding note has been signed by the borrower/investee in favor of the lender/investor.	
	MANDATORY DATA FIELD	
	Validations:	• Date Originated <= Date First Payment Due • Date Originated <= *Current* Date
	Excel Data Format	MM/DD/YYYY

F	**Original Loan/Investment Amount** Report the original amount of the loan/investment.	
	MANDATORY DATA FIELD	
	Validations:	• Original Loan/Investment Amount >= Principal Balance Outstanding • Original Loan/Investment Amount <= Total Project Cost • Original Loan/Investment Amount <= Total Project Cost Public Sources
	Excel Data Format	Numeric

G	Purpose		
	Identify the primary purpose of the loan/investment. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and working capital), select the purpose with the largest percent of the transaction. Classify loans to CDFIs as "Other".		
	MANDATORY DATA FIELD		
	Validations:	If Purpose = Home Purchase or Home Improvement • Investee Type = Individual	
	Crosswalk Values / Definitions	o CONSUMER	**Consumer** *Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.*
		o BUSFIXED	**Business – Fixed Asset** *Loan/investment is for tangible property for business operations and is not expected to be consumed or converted to cash. Commonly financed Fixed Assets include plant, machinery and equipment, furniture and fixtures, and leasehold improvements.*
		o BUSWORKCAP	**Business – Working Capital** *Loan/investment is for ongoing operating expenses. Commonly financed Working Capital includes payroll, rent, or utility expenses.*
		o HOMEPURCH	**Home Purchase** *Loan is for the purchase of a primary residence.*
		o HOMEIMP	**Home Improvement** *Loan is for the renovation or other improvement of an owner-occupied home.*
		o RECOCOM	**Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial** *Loan/investment is for 1) predevelopment financing; 2) construction or permanent financing; or 3) acquisition without rehabilitation of office, retail, manufacturing, or* **community facility** *space. Include* **mixed-use** *real estate that combines both commercial and residential use.*
		o RECOMULTI	**Real Estate – Construction– Housing-Multi Family**

			Loan/investment is for predevelopment financing, or construction of multifamily housing.
		o RECOSINGLE	**Real Estate – Construction– Housing-Single Family** *Loan/investment is for predevelopment financing, or construction of single family housing.*
		o RERHCOM	**Real Estate–Rehabilitation– Commercial** *Loan/investment is to rehabilitate office, retail, manufacturing, or* **community facility** *space. Loan/investment may include acquisition costs. Do not include acquisitions without rehabilitation. Include* **mixed-use** *real estate that combines both commercial and residential uses.*
		o RERHMULTI	**Real Estate – Rehabilitation– Housing - Multi Family** *Loan/investment is to rehabilitate or acquire multifamily housing.*
		o RERHSINGLE	**Real Estate – Rehabilitation – Housing -Single Family** *Loan/investment is to rehabilitate or acquire single family housing.*
		o OTHER	**Other** *Loan/investment purpose does not match any of the purposes defined above.*

H	**Transaction Type** Report the type of transaction.		
	MANDATORY DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o TERM	Term Loan
		o EQTYINV	Equity Investment
		o LOC	Line of Credit
		o DEBTEQTY	Debt with Equity
		o OTHER	Other

I	**Interest Rate** If applicable, report the interest rate in effect at the reporting period end. Report a whole number with up to six decimal places.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term Loan

		• Line of Credit • Debt with Equity OR • Other	
	Excel Data Format	Numeric (six decimal places)	

J	**Interest Type** If applicable, report the type of interest.		
	OPTIONAL DATA FIELD		
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other	
	Crosswalk Values / Definitions	o FIXED	Fixed
		o ADJ	Adjustable

K	**Points** If applicable, report the points charged to the borrower at origination. (Points are upfront fees, separate from interest, but designed to increase the overall yield to the lender. One point is one percent of the total principal amount of the loan.) Report the points as a percentage of the original loan amount. Report the percentage as a whole number with up to six decimal places.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Numeric (six decimal places)

L	**Origination Fees** Report all origination fees, including processing, credit report, and other fees. Exclude Points. Report as a total dollar amount with up to two decimals.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric (Two decimal places)

M	**Amortization Type** If applicable, report the type of amortization.		
	OPTIONAL DATA FIELD		
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other	
	Crosswalk Values / Definitions	o FULLAMORT	Fully Amortized
		o PARTAMORT	Partially Amortized

		o BALLOON	Balloon
		o OTHER	Other

N	**Equity-Like Features**		
	If applicable, report the type of equity-like feature for the transaction. Equity-like features offer some upside potential above the return of principal and interest. The equity-like feature, or "kicker," can be tied either to future revenues (royalties or participation agreements) or to equity (convertible debt or debt with warrants), or may include an interest rate that adjusts based on the borrower's performance. If the loan has more than one equity-like feature, choose the one appearing first in the loan/investment agreement.		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o NONE	**None**
		o CONVDEBT	**Convertible Debt** *Loan agreement specifies an option to convert all or part of the loan amount to equity.*
		o PERFINT	**Performance–Based Interest Rate** *Loan's interest rate adjusts based on the borrower's performance.*
		o ROYALTIES	**Royalties** *Loan has a royalty participation that gives the investor the right to a percentage of the borrower's sales or profits.*
		o WARRANTS	**Warrants** *Loan agreement gives the investor the right to purchase the portfolio company's stock at a later date at a pre-negotiated price.*
		o OTHER	**Other** *Loan agreement specifies an equity-like feature not described above.*

O	**Term**	
	If applicable, report the full term of the loan in months. Report the full term, not the remaining term. If the loan has been restructured during the reporting period and the loan term changed, report the new loan term.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

P	Date First Payment Due	
	If applicable, report the due date of the first loan payment even if the first payment is interest only.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	MM/DD/YYYY

Q	Guarantee	
	If any portion of the loan is guaranteed, report the source. (A guarantee is an agreement to compensate the holder of a loan for all or a portion of the principal balance in the case of default by the borrower.) • *Include* personal guarantees as "Other". Personal guarantees may also be reported under Collateral Type. • *Exclude* performance guarantees.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Crosswalk Values / Definitions	o SBA — Small Business Administration (SBA)
		o USDA — US Dept of Agriculture (USDA)
		o OTHERGOV — Other Federal Government Source
		o OTHER — Other
		o NONE — None

R	Lien Position	
	Report the originator's lien position. If no other lender receives priority over the originator, the lien position is "First." **Report a loan with a shared first position as "First."** If another lender receives priority in the case of a default, the lien position is "Second." If more than one other lender receives priority, the lien position is "Other."	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Crosswalk Values / Definitions	o FIRST — First
		o SECOND — Second
		o OTHER — Other

S	Collateral Type		
	Report the type of collateral pledged for the loan/investment. Collateral is an asset pledged to a lender until a loan is repaid. If more than one type of collateral was pledged, choose the option with the highest estimated value. Rents or leases pledged as collateral should be included in "Receivables."		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o RE	Real Estate Financed
		o REOTHER	Other Real Estate
		o VEH	Vehicle
		o EQUIP	Equipment
		o INVENTORY	Inventory
		o REC	Receivables
		o PERSONAL	Personal Guarantee
		o HOMEEQTY	Home Equity
		o OTHER	Other
		o NONE	None

T	Collateral Value at Origination	
	Estimate the fair value of the collateral at the time of origination.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

U	Equity Injection Amount	
	If applicable, report the equity injection amount. (Equity injection is an underwriting mechanism used to help borrowers who lack collateral to qualify for a loan. The equity injection measures the amount of the borrower's own assets invested in the business.) • *Include* both cash and non-cash injections. *Example 1: Required down payment for a purchase mortgage.* *Example 2: The value of machinery the borrower purchased for the financed project.*	
	OPTIONAL DATA FIELD	
	Validations:	Purpose= • Business • Home Purchase • Real Estate OR • Other
	Excel Data Format	Numeric

V	Forgivable Loan	
	Report "Yes" if the loan agreement specifies that some or all of the outstanding balance of the loan may be converted to a grant upon meeting specified conditions. *For example, some CDFI mortgages specify that if the borrower resides in the purchased home for a given number of years and then sells it back to a nonprofit organization, the loan will be forgiven.*	
	OPTIONAL DATA FIELD	
	Validations:	None

	Crosswalk Values / Definitions	YES	Yes
		NO	No

INVESTEE ADDRESS

Users must report one Investee Address OR Investee FIPS Code. Users must also report one or more Project Addresses OR one or more Project FIPS codes. Users may provide the same address for the Investee Address and Project Address, if appropriate.

- Investee Address/FIPS Code refers to the borrower's address. Investee address is the home address when the borrower is an individual and the business address when the borrower is a business.
- Project Address/FIPS Code refers to the location of the business, home, or other real estate for which the loan or investment is being used. For business investees, if the project address is different from the investee address please provide the project address. If the loan or investment is funding multiple projects at different locations please provide the addresses of all locations.
- FIPS Code refers to the 11-digit Federal Information Processing Standards codes that indicate state (first two digits), county (next three digits), and census tract (last six digits). FIPS codes must be provided only if an address is not able to be geocoded. For additional information about FIPS codes, visit www.census.gov/geo/www/fips/fips.html.

During the TLR address verification process, CIIS will attempt to geocode each address (identify the location on a digital map). CIIS will notify the user of each transaction address that the system was not able to geocode, if any.

- ***CIIS cannot geocode post office box (PO Box) or rural route (RR) street addresses.***
- ***CIIS cannot geocode rural or "new" addresses that are not available in the geocoding database***.

The Fund recommends that organizations confirm that all addresses are geocodable in CIMS (the Fund's CDFI Information and Mapping System) prior to reporting in CIIS.
This extra step will save the organization time and effort in the reporting process. CIMS is available through the "Mapping" link in your organization's myCDFIFund account. For more information about CIMS, please visit www.cdfi.treas.gov/mapping.

The 11-Digit FIPS
CIIS collects an 11-digit FIPS:
- **State:** The **first two digits** of the FIPS represent the state.
    - A list of state codes is available at: www.census.gov/geo/www/cenpop/statecenters.txt
- **County:** The next **three digits** of the FIPS represent the county.
    - A list of county codes available at: www.census.gov/geo/www/cenpop/county/ctyctrpg.html
- **Tract:** The last **six digits** of the FIPS represent the census tract.
    - The directions below provide one option for identifying the census tract using the U.S. Census Bureau's website.
    - If only four digits are provided for the census tract code, add two zeros before the tract number.
    - If only two digits are provided for the census tract code, add two zeros before the tract number and two zeros after the tract number.

How to Obtain a Census Tract for the FIPS Code

The Fund offers the following suggestion for obtaining a FIPS for addresses that cannot be geocoded in CIIS:
- Visit the U.S. Census Bureau's website at www.census.gov.
- Select "American Fact Finder" from the left column of the Census Bureau's Homepage.
- Select the "street address" hyperlink from the left column under "Address Search…"
- Enter the specific address and click the "Go" button.
     - If the census is unable to geocode the address, you will need to enter the address of a nearby site.
     - Continue to enter nearby addresses until the Census website is able to geocode the address.
- Select "Census Tract" from the list of geographic options and click the "Map It" button.
- Use the map provided to "eyeball" the desired location and census tract.
- Please print out a copy of the map for future reference.
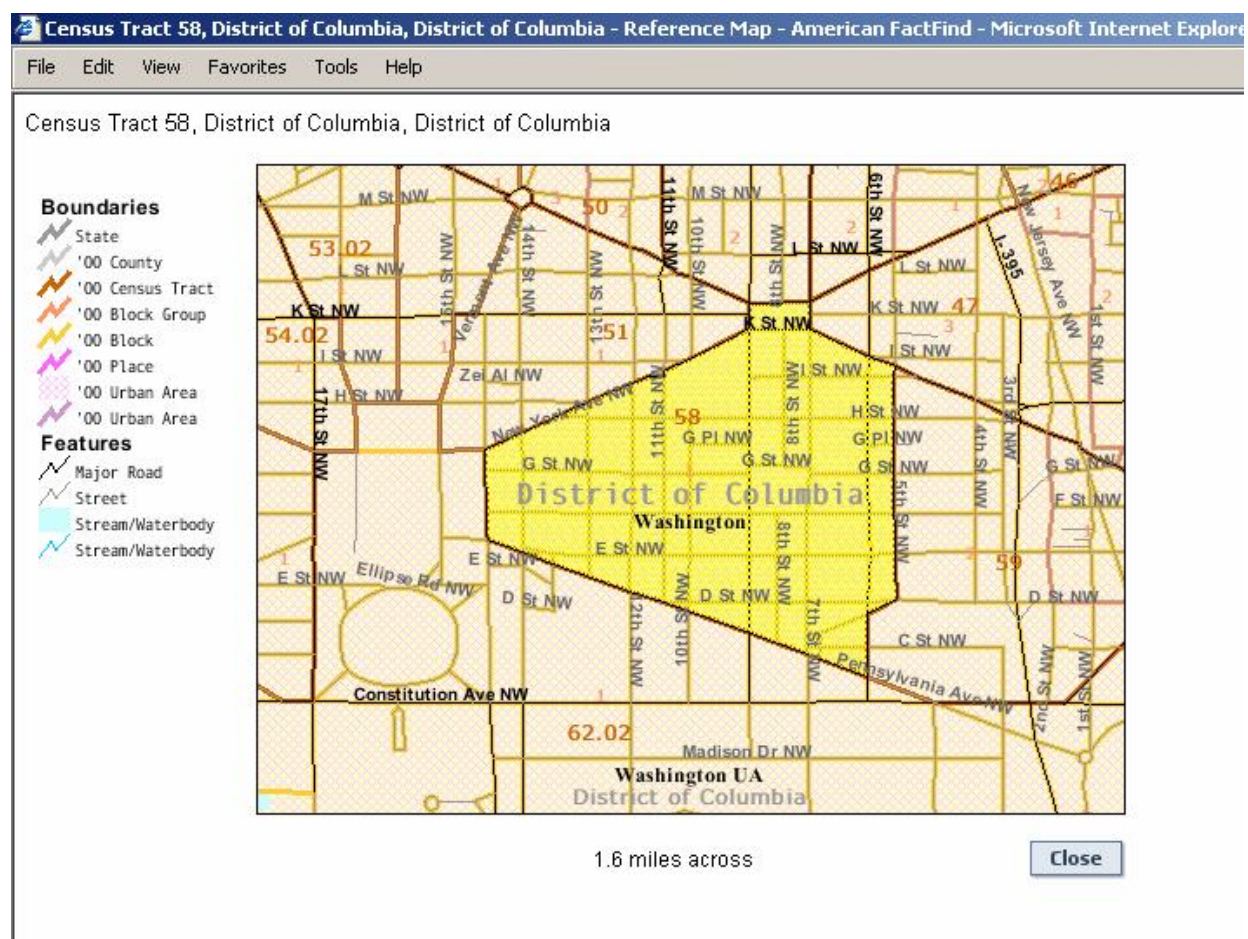
W	**Investee Street Address Line 1** Report the first line of the investee's street address.	
	MANDATORY DATA FIELD (or Investee FIPS Code)	
	COMPLIANCE	
	Validations:	No Post Office Boxes or Rural Routes.
	Excel Data Format	Text

X	**Investee Street Address Line 2**	
	Report the second line of the investee's street address, if necessary.	
	OPTIONAL DATA FIELD	
	Validations:	No Post Office Boxes or Rural Routes.
	Excel Data Format	Text

Y	**Investee City**	
	Report the investee's city.	
	MANDATORY DATA FIELD (or Investee FIPS Code)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Text

Z	**Investee State**	
	Report the investee's state.	
	MANDATORY DATA FIELD (or Investee FIPS Code)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Text

AA	**Investee Zip Code 5**	
	Report the investee's five digit zip code.	
	MANDATORY DATA FIELD (or Investee FIPS Code)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Numeric

AB	**Investee Zip Code+4**	
	Report the investee's four digit zip code extension. To look up the four digit extension for any United States address, see the "Zip Code Lookup" function at www.usps.gov.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

AC	**Investee FIPS Code**	
	Report the investee's 11-digit FIPS code.	
	MANDATORY DATA FIELD (or Investee Address)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Numeric

PROJECT ADDRESS

AD	**Project Street Address Line 1** Report the first line of the project's street address.	
	MANDATORY DATA FIELD (or Project FIPS Code)	
	COMPLIANCE	
	Validations:	No Post Office Boxes or Rural Routes.
	Excel Data Format	Text

AE	**Project Street Address Line 2** Report the second line of the project's street address, if necessary.	
	OPTIONAL DATA FIELD	
	COMPLIANCE	
	Validations:	No Post Office Boxes or Rural Routes.
	Excel Data Format	Text

AF	**Project City** Report the project's city.	
	MANDATORY DATA FIELD (or Project FIPS Code)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Text

AG	**Project State** Report the project's state.	
	MANDATORY DATA FIELD (or Project FIPS Code)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Text

AH	**Project Zip Code 5** Report the project's five digit zip code.	
	MANDATORY DATA FIELD (or Project FIPS Code)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Numeric

AI	Project Zip Code+4	
	Report the project's four digit zip code extension. To look up the four digit extension for any United States address, see the "Zip Code Lookup" function at www.usps.gov.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

AJ	Project FIPS Code	
	Report the project's 11-digit FIPS code.	
	MANDATORY DATA FIELD (or Project Address)	
	COMPLIANCE	
	Validations:	None
	Excel Data Format	Numeric

BORROWER/INVESTEE PROFILE

AK	NAICS	
	If applicable, report the six-digit North American Industry Classifications (NAICS) Code or report the SIC Code in the next data point. The NAICS code replaced the former Standard Industrial Classification (SIC) system and is used to report business revenue on the federal tax return. For more information, see IRS Schedule C Form, question B or www.census.gov/epcd/www/naics.html.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Consumer • Business • Real Estate OR • Other
	Excel Data Format	Numeric

AL	SIC Code	
	If applicable, report the four-digit Standard Industrial Classification (SIC) code or report the NAICS code above. The SIC system was developed in the 1930s as a way for the Federal government to classify business industries.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Consumer • Business • Real Estate OR • Other
	Excel Data Format	Numeric

AM	Date Business Established	
	If applicable, report the date formal papers were filed to establish the borrower/investee's business or the date the first sales occurred.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Consumer • Business • Real Estate OR • Other
	Excel Data Format	MM/DD/YYYY

AN	Entity Structure		
	If applicable, report the borrower/investee's business or government structure.		
	OPTIONAL DATA FIELD		
	Validations:	Investee Type = • Business OR • CDFI Purpose = • Consumer • Business • Real Estate OR • Other	
	Crosswalk Values / Definitions	○ NONPROFIT	**Non-Profit or Not-for-Profit** *Based on the IRS categorization for tax purposes.*
		○ FORPROFIT	**For-Profit** *Based on the IRS categorization for tax purposes.*
		○ TRIBAL	**Tribal or Village Government** *Entity is a tribal or village government, whether or not it has been federally recognized.*
		○ OTHER	**Other** *All other structures that do not fit the descriptions above, such as a government or quasi-government entity (i.e., a water authority).*

AO	Minority Owned or Controlled	
	Report "Yes" if the borrower/investee's entity is more than 50 percent owned or controlled by one or more minorities. (If the business is a for-profit entity, more than 50 percent of its owners must be minorities. If the business is a nonprofit entity, more than 50 percent of its Board of Directors must be minorities (or, the Chief Executive Officer, Executive Director, General Partner, or Managing Member must be minority).	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Consumer • Business • Real Estate OR

		• Other	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

AP	**Women Owned or Controlled** Report "Yes" if the borrower/investee's entity is more than 50 percent owned or controlled by women. (If the business is a for-profit entity, more than 50 percent of its owners must be women. If the business is a nonprofit entity, more than 50 percent of its Board of Directors must be women (or, the Chief Executive Officer, Executive Director, General Partner, or Managing Member must be women).		
	OPTIONAL DATA FIELD		
	Validations:	Purpose = • Consumer • Business • Real Estate OR • Other	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

AQ	**Low-Income Owned or Controlled** Report "Yes" if the borrower/investee's entity is more than 50 percent owned or controlled be low-income persons. (If the business is a for-profit entity, more than 50 percent of its owners must be low-income persons. If the business is a nonprofit entity, more than 50 percent of its Board of Directors must be low income persons (or, the Chief Executive Officer, Executive Director, General Partner, or Managing Member must be low income persons).		
	OPTIONAL DATA FIELD		
	Validations:	Purpose = • Consumer • Business • Real Estate OR • Other	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

AR	**Jobs at Time of Loan/Investment** Report the number of full-time equivalent (FTE) jobs in the business at the time the loan/investment was originated. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. • *Exclude* construction jobs. • For Real Estate loans/investments - *Exclude* jobs created in businesses located at property. *Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).*	
	CONDITIONALLY REQUIRED IF:	Purpose = Business
	Validations:	Purpose = Business
	Excel Data Format	Number, "Don't Know", or "Not

		Applicable"

TRANSACTION STATUS

AS	**Principal Balance Outstanding**	
	Report the principal balance outstanding at the end of the reporting period.	
	CONDITIONALLY REQUIRED IF:	Transaction Type = • Term Loan • Line of Credit OR • Debt with Equity
	COMPLIANCE	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Numeric

AT	**Loan Status**		
	Report the status of the loan at the reporting period end.		
	MANDATORY DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o ACTIVE	Active
		o CLOSED	Closed in Good Standing
		o SOLD	Sold
		o CHARGEDOFF	Charged Off
		o REFIN	Refinanced

AU	**Days Delinquent**	
	Report the number of days that a required loan payment is past due at the reporting period end. If a borrower made a partial payment on the due date but still owes any part of the payment, count that payment as past due.	
	CONDITIONALLY REQUIRED IF:	Transaction Type = • Term Loan • Line of Credit OR • Other
	COMPLIANCE	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Numeric

AV	**Number of Times 60 Days or More Delinquent**	
	Report the number of times the loan has been 60 days or more delinquent during the life of the loan.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Numeric

AW	**Number of Times the Loan was Restructured**	
	If applicable, report the number of times the loan was restructured during the life of the loan. (Restructured refers to a change to the original terms of the loan (i.e., amount, interest rate or type, term, or payment schedule). Restructuring amends the original loan agreement, but does not pay it off.)	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term Loan • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Numeric

AX	**Number of Times the Loan was Refinanced**	
	If applicable, report the number of times the loan was refinanced during the life of the loan. (Refinanced refers to originating a new loan that pays off an existing loan.)	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Numeric

AY	**Refinanced-Original Transaction ID**	
	If the loan was refinanced, report the Originator Transaction ID for the original loan.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term • Line of Credit • Debt with Equity OR • Other
	Excel Data Format	Text

AZ	**Amount Charged Off** Report the amount charged off during the reporting period.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term • Line of Credit OR • Debt with Equity • Other OR Loan Status = • Charged Off
	Excel Data Format	Numeric

BA	**Amount Recovered** Report the dollar amount recovered during the reporting period.	
	OPTIONAL DATA FIELD	
	Validations:	Transaction Type = • Term • Line of Credit OR • Debt with Equity • Other OR Loan Status = • Charged Off
	Excel Data Format	Numeric

BB	**Fair Value at Origination** If applicable, report the estimated fair value of the investment at origination.	
	CONDITIONALLY REQUIRED IF:	Transaction Type = Equity Investment
	Validations:	Transaction Type = • Equity Investment • Debt with Equity OR • Other
	Excel Data Format	Numeric, "Don't Know", or "Not Applicable"

BC	**Fair Value at End of Reporting Period** Report the estimated fair value of the investment at the reporting period end or report "Don't Know".	
	CONDITIONALLY REQUIRED IF:	Transaction Type = Equity Investment
	COMPLIANCE	
	Validations:	Transaction Type = • Equity Investment • Debt with Equity OR • Other
	Excel Data Format	Numeric, "Don't Know", or "Not Applicable"

BD	Annual Gross Revenue from Business Operations Reported During the Reporting Period	
	If applicable, report the borrower/investee's annual gross business revenue during the most recent 12-month period for which the information is available.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Consumer • Business • Real Estate OR • Other
	Excel Data Format	Numeric

BE	Jobs at Reporting Period End	
	If applicable, report the number of full-time equivalent (FTE) jobs in the business at the reporting period end. One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. • *Exclude* construction jobs. • For Real Estate loans/investments - *Exclude* jobs created in businesses located at property. *Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).*	
	CONDITIONALLY REQUIRED IF:	Purpose = Business
	Validations:	Purpose = Business
	Excel Data Format	Numeric, "Don't Know", or Not Applicable

BF	DS/FCOS Hours of Assistance Provided During Reporting Period	
	Report the total number of hours of Development Services (DS) that the CDFI provided to the borrower/investee during the reporting period.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

IMPACT PROFILE

BG	Low-Income Status		
	Report the income status of the borrower/investee. If there is no more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, select the income status of the highest income person. See the CIIS Glossary for detailed definitions of "Low-Income" and "Very Low-Income."		
	OPTIONAL DATA FIELD		
	COMPLIANCE		
	Validations:	Investee Type = • Individual • Business	
	Crosswalk Values / Definitions	o LOW	Low Income
		o VERYLOW	Very Low Income

		o OTHER	Other
		o NA	Not Applicable

BH	**Other Targeted Populations** If applicable, report whether the transaction serves an Other Targeted Population (OTP) as defined in the Organization's Certification or Assistance Agreement. See the CIIS Glossary for a detailed definition of "Other Targeted Population."		
	OPTIONAL DATA FIELD		
	COMPLIANCE		
	Validations:	None	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

BI	**LITP End Users** Report whether the transaction serves Low-Income Targeted Population (LITP) End Users. LITP End Users are low-income and very low-income persons that benefit from a loan/investment made to another borrower. • *For example, residents of housing for which the CDFI made a construction or rehabilitation loan.*		
	OPTIONAL DATA FIELD		
	COMPLIANCE		
	Validations:	None	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

BJ	**OTP End users** Report whether the transaction serves Other Targeted Population (OTP) End Users. OTP End Users are persons of OTPs that benefit from a loan/investment made to another borrower. • *For example, residents of housing for which the CDFI made a construction or rehabilitation loan.*		
	OPTIONAL DATA FIELD		
	COMPLIANCE		
	Validations:	None	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

BK	**IA End users** Report whether the transaction serves Investment Area (IA) End Users. IA End Users are residents of an IA that benefit from a loan/investment made to another borrower for a service or facility.		
	OPTIONAL DATA FIELD		
	COMPLIANCE		
	Validations:	None	
	Crosswalk Values /	o YES	Yes

	Definitions		
		o NO	No

BL	**HZ End users**		
	Report whether the transaction serves Hot Zone (HZ) End Users. HZ End Users are residents of an HZ that benefit from a loan/investment made to another borrower for a service or facility located in HZ. • *For Example, employees of a business or users of community facilities located in the Hot Zone.*		
	OPTIONAL DATA FIELD		
	COMPLIANCE		
	Validations:	None	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

BM	**Credit Score**		
	If applicable, report the most recently collected credit score of the primary borrower(s)/investee(s). If there is more than one borrower or investee, use the credit score of the primary borrower or investee. If there is more than one primary borrower or investee, report the highest credit score. Credit Score is not applicable if the borrower is a corporation.		
	OPTIONAL DATA FIELD		
	Validations:	Investee Type = • Individual • Business	
	Excel Data Format	Text	

BN	**Gender**		
	If applicable, report the gender of the primary borrower(s)/investee(s). If there is more than one borrower/investee, select the gender of the primary borrower/investee. If there is more than one primary borrower/investee, and at least one is male and one is female, report "Both." If the borrower/investee is a corporation, report "Not Applicable."		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o MALE	Male
		o FEMALE	Female
		o BOTH	Both
		o NA	Not Applicable

BO	**Race**		
	Report the race of the primary borrower(s)/investee(s). If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, select the race of one of them. If the borrower/investee is mixed race, report one of the races. If the borrower/investee did not provide their race, report "Not Given." If the borrower/investee is a corporation, report "Not Applicable."		
	OPTIONAL DATA FIELD		

	Validations:	None	
	Crosswalk Values / Definitions		
		o AMIND	American Indian
		o ALASKAN	Alaska Native
		o ASIAN	Asian
		o BLACK	Black or African American
		o HAWAIIAN	Native Hawaiian
		o PACIFIC	Other Pacific Islander
		o WHITE	White
		o OTHER	Other
		o NG	Not Given
		o NA	Not Applicable

BP	**Hispanic Origin** Report "Yes" if primary borrower/investee is Hispanic or Latino. If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, report "Yes" if either is Hispanic or Latino. If the borrower/investee did not provide whether they are of Hispanic origin, report "Not Given." If the borrower/investee is a corporation, report "Not Applicable."		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions		
		o YES	Yes
		o NO	No
		o NG	Not Given
		o NA	Not Applicable

BQ	**Female Headed Household** Report "Yes" if the homebuyer is a single or separated woman who will be the primary support for a household that includes at least one dependent or other qualifying individual as allowed by IRS regulations. A single woman with no dependents does not qualify.		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions		
		o YES	Yes
		o NO	No

BR	**First-Time Homebuyer** Report "Yes" if the homebuyer has not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal resident. If there is more than one borrower, respond for the primary borrower. If there is more than one primary borrower, report "Yes" if at least one qualifies as a first-time homebuyer.		
	CONDITIONALLY REQUIRED IF:	Purpose = Home Purchase	
	Validations:	Purpose = Home Purchase	
	Crosswalk Values / Definitions	o YES	Yes

		o NO	No
		o DK	Don't Know
		o NA	Not Applicable

BS	Banked @ Time of Intake		
	Report "Yes" if the borrower/investee had an account at any bank or credit union at the time of intake. If there is more than one borrower/investee, respond for the primary borrower/investee. If there is more than one primary borrower/investee, select "Yes" if at least one was banked at time of intake.		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

BT	Rejected by Bank or Credit Union		
	Report "Yes" if borrower was rejected by a bank or credit union for a similar loan request within the 12 months prior to applying for this loan. "Similar loan request" is defined as a loan for the same or similar purpose and amount. If there is more than one borrower, respond for the primary borrower. If there is more than one primary borrower, select "Yes" if any were rejected by a bank or credit union.		
	OPTIONAL DATA FIELD		
	Validations:	None	
	Crosswalk Values / Definitions	o YES	Yes
		o NO	No

BU	DS/FCOS Hours of Assistance at Time of Investment	
	Report total cumulative hours of Development Services (DS) that the CDFI provided to the borrower/investee from initial intake to the origination of the loan/investment.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

BV	DS/FCOS Hours of Assistance – Post Loan/Investment	
	Report total hours of Development Services (DS) that the CDFI provided to the borrower/investee from loan/investment origination to the end of the reporting period during which the loan/investment is first reported to the Fund. This is a one-time entry point per transaction.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Numeric

BW	**Annual Gross Revenue from Business Operations At Time of Loan/Investment**	
	Report the borrower/investee's annual gross revenue during the most recent 12-month period prior to loan/investment origination for which the information is available.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose= • Consumer • Business • Real Estate OR • Other
	Excel Data Format	Numeric

BX	**Total Project Cost**	
	If applicable, report the total cost of the project being financed. Include all sources of financing, not just the CDFI's portion of financing.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Business • Home Purchase • Real Estate OR • Other Total Project Cost >= Total Project Cost Public Sources
	Excel Data Format	Numeric

BY	**Total Project Cost – Public Sources**	
	Report the amount of the Total Project Cost provided by public sources. • *Include* federal, state, and local government funds. • *Exclude* foundation grants.	
	OPTIONAL DATA FIELD	
	Validations:	Purpose = • Business • Home Purchase • Real Estate OR • Other
	Excel Data Format	Numeric

PROJECTED IMPACTS

BZ	**Projected Jobs to Be Created**
	If applicable, report the number of full-time equivalent (FTE) jobs projected to be created due to this financing or report "**Don't Know**". • For Real Estate loans/investments - ***Include* the number of construction jobs** expected to be created by the financed construction project. • For Real Estate loans/investments - *Exclude* jobs created in businesses located at property. (These jobs may be included in "Other Impacts") One FTE is a 35-hour or more work week. In calculating FTEs, part-time employees should be combined. *Example: 2 part-time employees that each work 17.5 hours equals one FTE (2 employees x 17.5 hours = 35 hours).*

	CONDITIONALLY REQUIRED IF:	Investee Type = • Business	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Investee Type = • Business	
	Excel Data Format	Number or "Don't Know"	

CA	Capacity of Community Facility		
	For community facility projects, report the projected capacity of the community facility at completion or report "**Don't Know**". *Example: Projected child care slots in a childcare center or report projected student slots in an educational facility.*		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Purpose = • Real Estate	
	Excel Data Format	Number or "Don't Know"	

CB	Square Feet of Real Estate - Manufacturing		
	For real estate projects, report the number of square feet of manufacturing space that are expected to be constructed, rehabilitated, or acquired with funding from the transaction or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Purpose = • Real Estate	
	Excel Data Format	Number or "Don't Know"	

CC	Square Feet of Real Estate - Office		
	For real estate projects, report the number of square feet of office space that are expected to be constructed, rehabilitated, or acquired with funding from the transaction or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Purpose = • Real Estate	
	Excel Data Format	Number or "Don't Know"	

CD	Square Feet of Real Estate – Retail		
	For real estate projects, report the number of square feet of retail space that are expected to be constructed, rehabilitated, or acquired with funding from the transaction or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Purpose =	

		• Real Estate	
	Excel Data Format	Number or "Don't Know"	

CE	**Asking Rent per Square Foot**		
	For real estate projects, report the proposed average asking rent per square foot for the commercial space funded by the transaction.		
	OPTIONAL DATA FIELD		
	Validations:	Purpose = • Real Estate	
	Excel Data Format	Number	

CF	**Housing Units - Sale**		
	For real estate projects, report the number of for-sale housing units to be constructed, rehabilitated, or acquired with funding from the transaction or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	• Purpose = Real Estate • Housing Units – Sale >= Affordable Housing Units – Sale	
	Excel Data Format	Number or "Don't Know"	

CG	**Housing Units - Rental**		
	For real estate projects, report the number of rental housing units to be rehabilitated, constructed, or acquired with funding from the transaction or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	• Purpose = Real Estate • Housing Units – Rental >= Affordable Housing Units – Rental	
	Excel Data Format	Number or "Don't Know"	

CH	**Affordable Housing Units – Sale**		
	Of the total Housing Units – Sale to be rehabilitated, constructed, or acquired with funding from this transaction, report the number that are projected to be affordable housing units or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Purpose = • Real Estate	
	Excel Data Format	Number or "Don't	

		Know"	

CI	**Affordable Housing Units - Rental** Of the total Housing Units - Rental to be rehabilitated, constructed, or acquired with funding from this transaction, report the number that are projected to be affordable housing units or report "**Don't Know**".		
	CONDITIONALLY REQUIRED IF:	Purpose = • Real Estate	• XML / Excel – "Not Applicable" option in Crosswalk NOT selected.
	Validations:	Purpose = • Real Estate	
	Excel Data Format	Number or "Don't Know"	

CJ	**Other Impact (1) Explain** If the Organization measures a community development impact(s) that is not covered above, Users may report this as an "Other Impact" in CIIS. Include only quantitative impacts that the Organization has measured during the reporting period. Describe the other impact here. Include the unit of measure.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Text

CK	**Other Impact (1) Number of Units** If the Organization reported an Other Impact (1) Explain, report the number of units accomplished for this impact during the reporting period.	
	CONDITIONALLY REQUIRED IF:	Other Impact (1) Explain reported.
	Validations:	None
	Excel Data Format	Numeric

CL	**Other Impact (2) Explain** If the Organization measures a community development impact(s) that is not covered above, Users may report this as an "Other Impact" in CIIS. Include only quantitative impacts that the Organization has measured during the reporting period. Describe the other impact here. Include the unit of measure.	
	OPTIONAL DATA FIELD	
	Validations:	None
	Excel Data Format	Text

CM	**Other Impact (2) Number of Units** If the Organization reported an Other Impact (2) Explain, report the number of units accomplished for this impact during the reporting period.	
	CONDITIONALLY REQUIRED IF:	Other Impact (2) Explain reported.
	Validations:	None
	Excel Data Format	Numeric